What Reserve Component Members need to know about: TRICARE

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What is TRICARE in a nutshell?

- TRICARE is the health care program instituted by the Department of Defense to provide care for;
  - all eligible military members, their families and dependants,
  - and military retirees, and their eligible families and dependants.
- TRRICARE has three main options
  - TRICARE Standard
  - TRICARE Extra
  - TRICARE Prime
- The purpose of this briefing is to shed some light on these three TRICARE options

What you need to know about TRICARE Standard

- TRICARE Standard is the basic TRICARE health care program, offering comprehensive health care coverage, for people not enrolled in TRICARE Prime.
- Active duty service members (ADSM) must take action to enroll in Prime,
  - and many other beneficiaries choose to enroll in Prime also.
- Standard **does not** require enrollment.

What else do you need to know about TRICARE Standard?

- Standard is a fee-for-service plan
- beneficiaries have the option to see any TRICARE-certified/authorized provider
  - (doctor, nurse-practitioner, lab, clinic, etc.)
    - (A certified/authorized provider is authorized by TRICARE, but they are not affiliated with the TRICARE Prime network)
- Standard offers the greatest flexibility in choosing a provider, because you can pick a non-network provider
  - but it will also involve greater out-of-pocket expenses for you,
  - You also may be required to file your own claims.

Anything else you need to know about TRICARE Standard?

- Standard requires that you satisfy a yearly deductible before TRICARE cost sharing begins,
- and you will be required to pay co-payments or cost shares for outpatient care, medications, and inpatient care
- For more information about the Standard benefit, see the TRICARE Handbook.

What you need to know about TRICARE Extra

- Extra goes into effect whenever a Standard beneficiary makes an appointment with a TRICARE network provider.
  - Extra, like Standard, requires no enrollment and
  - involves no enrollment fee
- Extra is essentially an option for TRICARE Standard beneficiaries who want to save on out-of-pocket expenses
  - by making an appointment with a TRICARE Prime network provider (doctor, nurse practitioner, lab, etc.).
- Extra can be used by any TRICARE-eligible beneficiary,
  - who is not active duty,
  - not otherwise enrolled in Prime, and
  - not eligible for TRICARE for Life.

What else do you need to know about TRICARE Extra?

- The appointment with the in-network provider will cost 5% less than it would with a doctor who is a TRICARE authorized or participating provider.
- Also, the Extra option-user can expect that the network provider **will file all claims** forms for him.
  - The Standard beneficiary might have claims filed for him,
    - but the non-network provider can decide to file on his behalf or not, on a case by case basis.
- When using the Extra option, the Standard beneficiary must meet the same requirements to satisfy a deductible and pay a cost share for treatment

Anything else you need to know about TRICARE Extra?

- Under TRICARE Extra, because there is no enrollment, there is no Extra identification card.
  - Your valid uniformed services ID card serves as proof of your eligibility to receive health care coverage from any TRICARE Prime provider.
- Your uniformed services ID card is, in effect, your insurance card, and you should have it with you whenever you seek medical care.
  - It is your proof of eligibility and it should always be kept current
  - you should check the expiration date and renew before it expires,
  - and you should make sure that all your personal information is correct and up to date in the Defense Enrollment Eligibility Reporting System (DEERS).

What you need to know about TRICARE Prime

- Prime is a managed-care option, similar to a civilian HMO (health maintenance organization).
- Active duty service members (ADSM) are required to be enrolled in Prime; they must take action to enroll,
  - by filling out the appropriate enrollment form and submitting it to the regional contractor.
  - There is no cost to the service member.
- Many other beneficiaries choose to enroll in Prime.
  - See Who is Eligible

What else do you need to know about TRICARE Prime?

- Prime enrollees receive most of their health care at a military treatment facility (MTF) and
  - their care is coordinated by a primary care manager (PCM).
- Prime is not available everywhere.
  - See Make an appointment for other options and for important limitations and restrictions.
- Prime enrollees must follow some well-defined rules and procedures,
  - such as seeking care, first, from the MTF.
  - For specialty care, the Prime enrollee must receive a referral from their PCM
  - and authorization from the regional contractor.

Anything else you need to know about TRICARE Prime?

- Prime is available for active duty and families in distant U.S. locations:
  - TRICARE Prime Remote is the program for service members and their families who are on remote assignment,
    - typically 50 miles from a military treatment facility (MTF)
- Prime is available for active duty and families overseas
  - The TRICARE Overseas Program delivers the Prime benefit to members and their families in the three overseas areas,
    - Europe, the Pacific, and Latin America/Canada.
    - The TRICARE Global Remote (TGRO) program delivers the Prime benefit to members and their families stationed in designated "remote" locations overseas.

Any Saved Rounds?

- TRICARE is definitely a world class health plan, don’t let anyone buffalo you into thinking otherwise
  - Shop around, compare costs and benefits
  - Remember… it is health insurance
- The key to success with TRICARE is taking advantage of the expertise and service available
  - through your Beneficiary Counseling and Assistance Coordinators
    - BCAC finder web page
  - at your local TRICARE Service Center (TSC), and
    - TSC finder (example for South Region)
  - at your TRICARE Regional Offices (TRO)
    - TRICARE Regional Offices (point & click on the map)